

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Kristen B. Hill  
 Debtor

Case No. 17-18528-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 49

Date Rcvd: Apr 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2018.

db +Kristen B. Hill, 503 Taylor Avenue, Reading, PA 19607-2829  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC., 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14030902 +Arcadia Recovery Bureau LLC, P. O. Box 6768, Reading, PA 19610-0768  
 14030903 +Asset Recovery Solutions LLC, 2200 E. Devon Ave., Ste. 200, Des Plaines, IL 60018-4501  
 14030905 Berks Schuylkill Respiratory, Spec., Ltd., 2608 Keiser Bvd., Reading, PA 19610-3333  
 14030906 +Best Buy/CBNA, P. O. Box 6497, Sioux Falls, SD 57117-6497  
 14030907 Bureau of the Fiscal Service, DMSC - Birmingham Office, P. O. Box 830794,  
 Birmingham, AL 35283-0794  
 14030911 +Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816  
 14030912 +Convergent Healthcare Recoveries, 121 NE Jefferson St., Ste. 100, Peoria, IL 61602-1229  
 14030914 Digestive Disease Assoc., P. O. Box 1870, Cary, NC 27512-1870  
 14030916 +ERC, P. O. Box 57610, Jacksonville, FL 32241-7610  
 14030917 +F.H. Cann & Associates, Inc., 1600 Osgood St., Suite 20-2/120,  
 North Andover, MA 01845-1048  
 14030918 +Flynn & Hanley Surgical Assoc. PC, 301 S. Seventh Ave., Suite 3070,  
 West Reading, PA 19611-1495  
 14030920 Michael J. Dougherty, Esq., Weltman, Weinberg & Reis Co.,  
 170 S. Independence Mall W, Ste 874, Philadelphia, PA 19106-3334  
 14030922 +North Shore Agency Inc., 270 Spagnoli Rd., Suite 110, Melville, NY 11747-3515  
 14030923 Northstar Location Services, 4285 Genesee St., Cheektowaga, NY 14225-1943  
 14030924 +Phoebe Pharmacy, 1110 C Enterprise Rd., East Petersburg, PA 17520-1604  
 14030925 +Pioneer Credit Recovery, Inc., P. O. Box 189, Arcade, NY 14009-0189  
 14030927 +RHPN Cert Reg Nurse Anes, P. O. Box 70888, Philadelphia, PA 19176-5888  
 14030926 +Reading Health System, P. O. Box 16051, Reading, PA 19612-6051  
 14030929 +Santander Bank, Mail Code: 10-421-MC3, 450 Penn St., Reading, PA 19602-1011  
 14030928 Santander Bank, Mail Code: 10-421-CN2, P. O. Box 12646, Reading, PA 19612-2646  
 14030932 +The Bureaus Inc., 650 Dundee Rd., Ste. 370, Northbrook, IL 60062-2757  
 14037459 +Toyota Motor Credit Corporation, c/o Kevin G. McDonald, Esq., 701 Market Street, Ste 5000,  
 Philadelphia, PA 19106-1541  
 14030935 +Verizon, P. O. Box 291089, Columbia, SC 29229-0019  
 14030936 West Reading Radiology Assoc., 2 Meridian Blvd., Second Fl., Wyomissing, PA 19610-3202  
 14030937 +Western Berks Ambulance, 2506 Belmont Ave., West Lawn, PA 19609-1535

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Apr 14 2018 05:43:00 LYNN E. FELDMAN, Feldman Law Offices PC,  
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 14 2018 01:51:08  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 14 2018 01:51:30 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14030900 EDI: URSI.COM Apr 14 2018 05:43:00 Alltran Financial LP, P. O. Box 722910,  
 Houston, TX 77272-2910  
 14030901 +E-mail/Text: rperez@arcadiarecovery.com Apr 14 2018 01:51:23 Arcadia Recovery Bureau,  
 645 Penn St., Reading, PA 19601-3543  
 14030904 EDI: TSYS2.COM Apr 14 2018 05:43:00 Barclays Bank Delaware, Card Services,  
 P.O. Box 8802, Wilmington, DE 19899-8802  
 14030908 EDI: CAPITALONE.COM Apr 14 2018 05:43:00 Capital One, P. O. Box 30285,  
 Salt Lake City, UT 84130-0285  
 14030909 +EDI: CHASE.COM Apr 14 2018 05:43:00 Chase Card Services, P. O. Box 15298,  
 Wilmington, DE 19850-5298  
 14030910 +EDI: CITICORP.COM Apr 14 2018 05:43:00 Citi Card, P. O. Box 6500,  
 Sioux Falls, SD 57117-6500  
 14030913 +EDI: CCS.COM Apr 14 2018 05:43:00 Credit Collection Services, 725 Canton St.,  
 Norwood, MA 02062-2679  
 14030915 EDI: DISCOVER.COM Apr 14 2018 05:43:00 Discover Bank, 6500 New Albany Rd.,  
 New Albany, OH 43054  
 14030919 EDI: IRS.COM Apr 14 2018 05:43:00 Internal Revenue Service, P. O. Box 7346,  
 Philadelphia, PA 19101-7346  
 14030921 +E-mail/Text: Bankruptcies@nragroup.com Apr 14 2018 01:51:54 National Recovery Agency,  
 2491 Paxton St., Harrisburg, PA 17111-1036  
 14030930 +E-mail/Text: birminghamtops@sba.gov Apr 14 2018 01:51:30 Small Business Administration,  
 801 Tom Martin Dr., Suite 120, Birmingham, AL 35211-6424  
 14030931 +EDI: WTRRNABANK.COM Apr 14 2018 05:43:00 TD Bank USA/Target Credit, P. O. Box 673,  
 Minneapolis, MN 55440-0673  
 14030934 EDI: TFSR.COM Apr 14 2018 05:43:00 Toyota Financial Services, Asset Protection Dept.,  
 P. O. Box 2958, Torrance, CA 90509-2958  
 14030933 EDI: TFSR.COM Apr 14 2018 05:43:00 Toyota Financial Services, P. O. Box 8026,  
 Cedar Rapids, IA 52409-8026

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Total Noticed: 49

Date Rcvd: Apr 13, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)  
14061903 +EDI: PRA.COM Apr 14 2018 05:43:00 The Bureaus, Inc., c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 15, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2018 at the address(es) listed below:

DAVID S. GELLERT on behalf of Debtor Kristen B. Hill dsgrdg@ptdprolog.net  
KEVIN G. MCDONALD on behalf of Creditor Toyota Motor Credit Corporation  
bkgroup@kmlawgroup.com  
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com  
REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Kristen B. Hill</b>	Social Security number or ITIN	<b>xxx-xx-0197</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **17-18528-ref**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kristen B. Hill

4/12/18

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**